



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name HANCOCK WHITNEY CORPORATION

City/State GULFPORT, MS

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 35,107,686

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

HANCOCK WHITNEY CORPORATION
HANCOCK WHITNEY PLAZA
GULFPORT, MS 39501

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	34,488,197	31,768,364	32,223,726	29,127,353	27,857,148
Net income (\$000)	195,890	-228,105	-45,174	327,380	323,770
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.75	2.65	54	3	2.84	57	2.97	2.77	60	3.12	3.01	50	3.11	3.08	45
+ Non-interest income	1.05	1.11	54	1	1.14	46	1.01	1.21	48	1.13	1.32	52	1.13	1.31	51
- Overhead expense	2.50	2.24	71	2.52	2.63	55	2.45	2.57	53	2.71	2.69	59	2.58	2.71	46
- Provision for credit losses	-0.13	-0.15	45	3.49	0.85	96	1.87	0.51	96	0.15	0.15	62	0.13	0.14	56
+ Securities gains (losses)	0	0.01	57	0	0.03	39	0	0.02	38	0	0.01	35	-0.09	0	2
+ Other tax equivalent adjustments	0	0	82	0	0	8	0	0	85	0	0	11	0	0	78
= Pretax net operating income (tax equivalent)	1.44	1.79	22	-2.01	0.64	7	-0.35	1.04	6	1.40	1.56	35	1.43	1.57	36
Net operating income	1.14	1.36	26	-1.44	0.48	7	-0.14	0.81	7	1.12	1.19	38	1.16	1.24	37
Net income	1.14	1.35	27	-1.44	0.50	7	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.19	3.14	50	3.80	3.78	50	3.65	3.55	55	4.30	4.41	42	4.08	4.24	39
Interest expense	0.19	0.27	35	0.52	0.66	32	0.39	0.52	35	0.87	1.08	36	0.70	0.86	38
Net interest income (tax equivalent)	3	2.85	57	3.29	3.10	57	3.25	3.01	63	3.43	3.33	49	3.38	3.38	41
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.27	0.13	79	3.13	0.28	97	1.77	0.27	96	0.23	0.21	62	0.27	0.22	73
Earnings coverage of net loan and lease losses (X)	7.69	4.52	28	0.64	21.56	11	1.21	22.91	9	9.29	24.40	38	8	21.75	30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.89	1.39	82	1.96	1.51	79	2.07	1.58	79	0.90	0.83	56	0.97	0.90	62
Allowance for loan and lease losses / Total loans and leases	1.88	1.37	84	1.93	1.48	80	2.05	1.55	79	0.90	0.81	57	0.97	0.89	63
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.44	0.63	39	0.88	0.66	76	0.70	0.71	55	1.25	0.57	92	0.97	0.61	85
30-89 days past due loans and leases / Total loans and leases	0.13	0.27	31	0.15	0.36	24	0.31	0.39	48	0.52	0.43	69	0.49	0.44	64
Liquidity and Funding															
Net noncore funding dependence	-0.35	-1.82	59	8.71	6.94	59	3.50	3.20	55	15.38	14.45	56	14.98	16.62	53
Net short-term noncore funding dependence	-4.57	-8.21	57	4.18	-2.29	71	-0.90	-4.76	61	9.92	3.38	67	9.99	4.66	64
Net loans and leases / Total assets	59.36	59.81	46	67.87	63.21	56	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57
Capitalization															
Tier 1 leverage ratio	7.83	9.11	16	7.37	9.03	8	7.88	9.13	13	8.76	9.76	22	8.67	9.71	15
Holding company equity capital / Total assets	10.15	10.88	38	9.98	11.06	36	10.22	11.16	36	11.33	12.43	37	10.91	12.22	34
Total equity capital (including minority interest) / Total assets	10.15	11.01	37	9.98	11.18	34	10.22	11.29	34	11.33	12.57	34	10.91	12.27	33
Common equity tier 1 capital / Total risk-weighted assets	10.98	12.69	23	9.78	12.01	16	10.61	12.38	26	10.50	12.17	24	10.48	12.12	26
Net loans and leases / Equity capital (X)	5.85	5.51	61	6.80	5.78	75	6.24	5.58	68	6.08	5.21	72	6.45	5.29	75
Cash dividends / Net income	24.53	25.30	50		60.26			42.30		28.98	33.12	40	27.44	27.31	40
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	5.66	9.29	43	15.47	17.07	48	9.86	16.68	31	8.41	9.26	61	3.24	7	40
Equity capital	7.44	9.31	56	-0.08	6.16	22	-0.83	6.99	11	12.54	10.49	72	6.81	7.89	61
Net loans and leases	-7.59	0.79	14	12.66	13.26	57	1.89	9.07	24	6.13	9.10	54	5.49	7.89	43
Noncore funding	-34.86	-23.76	40	-22.53	-2.41	22	-41.86	-12.18	15	10.48	6.59	63	14.44	10.67	64
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	4.68	11.05	34	9.42	13.39	57	9.08	13.56	51	4.20	13.04	37	4.72	13.37	42
Equity investment in subsidiaries / Equity capital	102.12	103.07	48	101.61	103.11	42	102.84	102.81	50	102.30	103.22	49	99.52	103.10	30
Cash from ops + noncash items + op expense / Op expense + dividends	142.28	130.64	58	145.49	154.33	58	78.82	147.24	11	245.59	190.27	76	221.22	174.91	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	416,887	462,299	896,628	961,739	869,750	-9.82	34.42
Income from lease financing receivables.....	7,211	6,611	13,285	11,871	9,071	9.08	557.34
Fully taxable income on loans and leases.....	411,287	453,085	879,542	938,361	838,657	-9.23	38.78
Tax-exempt income on loans and leases.....	12,811	15,825	30,371	35,249	40,164	-19.05	-13.93
Estimated tax benefit on income on loans and leases.....	3,309	4,137	7,923	9,299	10,460	-20.01	-62.03
Income on loans and leases (tax equivalent).....	427,407	473,047	917,836	982,909	889,281	-9.65	33.58
Investment interest income (tax equivalent).....	76,363	76,690	152,181	153,925	152,532	-0.43	39.76
Interest on balances due from depository institutions.....	1,090	661	979	3,948	2,776	64.90	0.65
Interest income on other earning assets.....	1	6	7	7	8	-83.33	-92.31
Total interest income (tax equivalent).....	504,861	550,404	1,071,003	1,140,789	1,044,597	-8.27	34.38
Interest on time deposits of \$250K or more.....	1,620	7,516	10,713	16,892	8,883	-78.45	
Interest on time deposits < \$250K.....	3,247	23,038	30,976	67,096	49,296	-85.91	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	11,424	31,013	46,572	104,001	72,536	-63.16	-14.62
Interest on other borrowings and trading liabilities.....	3,944	7,662	11,776	33,476	39,614	-48.53	-14.09
Interest on subordinated debt and mandatory convertible securities.....	9,620	5,403	15,420	9,101	9,101	78.05	29.75
Total interest expense.....	29,855	74,632	115,457	230,566	179,430	-60.00	-17.85
Net interest income (tax equivalent).....	475,006	475,772	955,546	910,223	865,167	-0.16	39.98
Non-interest income.....	181,816	158,982	325,469	330,389	314,470	14.36	54.57
Adjusted operating income (tax equivalent).....	656,822	634,754	1,281,015	1,240,612	1,179,637	3.48	43.73
Overhead expense.....	430,631	400,658	790,346	789,364	719,749	7.48	40.15
Provision for credit losses.....	-22,140	553,691	602,904	43,734	36,116		
Securities gains (losses).....	333	112	488	0	-25,480	197.32	-70.11
Other tax equivalent adjustments.....	1	-3	2	-1	1		-80.00
Pretax net operating income (tax equivalent).....	248,665	-319,486	-111,745	407,513	398,293		222.87
Applicable income taxes.....	46,999	-98,077	-79,571	65,359	58,345		219.00
Tax equivalent adjustments.....	5,776	6,696	13,000	14,774	16,178	-13.74	-49.94
Applicable income taxes (tax equivalent).....	52,775	-91,381	-66,571	80,133	74,523		100.88
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	195,890	-228,105	-45,174	327,380	323,770		286.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	195,890	-228,105	-45,174	327,380	323,770		286.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	195,890	-228,105	-45,174	327,380	323,770		286.02
Investment securities income (tax equivalent).....	76,363	76,690	152,181	153,925	152,532	-0.43	39.76
US Treasury and agency securities (excluding mortgage-backed securities).....	2,166	1,472	3,204	3,082	3,160	47.15	415.71
Mortgage-backed securities.....	60,371	61,701	121,756	122,288	119,110	-2.16	34.69
All other securities.....	13,826	13,517	27,221	28,555	30,262	2.29	47.15
Cash dividends declared.....	48,044	47,817	95,605	94,871	88,838	0.47	25.64
Common.....	48,044	47,817	95,605	94,871	88,838	0.47	25.64
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.93	2.92	50	3.47	3.46	51	3.32	3.27	53	3.92	4	42	3.75	3.87	41
Less: Interest expense	0.17	0.25	33	0.47	0.61	35	0.36	0.48	35	0.79	0.98	37	0.64	0.79	38
Equals: Net interest income (tax equivalent)	2.75	2.65	54	3	2.84	57	2.97	2.77	60	3.12	3.01	50	3.11	3.08	45
Plus: Non-interest income	1.05	1.11	54	1	1.14	46	1.01	1.21	48	1.13	1.32	52	1.13	1.31	51
Equals: adjusted operating income (tax equivalent)	3.81	3.82	58	4	4.05	49	3.98	4.04	53	4.26	4.41	44	4.23	4.46	38
Less: Overhead expense	2.50	2.24	71	2.52	2.63	55	2.45	2.57	53	2.71	2.69	59	2.58	2.71	46
Less: Provision for credit losses	-0.13	-0.15	45	3.49	0.85	96	1.87	0.51	96	0.15	0.15	62	0.13	0.14	56
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	57	0	0.03	41	0	0.02	37	0	0.01	35	-0.09	0	2
Plus: other tax equivalent adjustments	0	0	82	0	0	8	0	0	85	0	0	11	0	0	78
Equals: Pretax net operating income (tax equivalent)	1.44	1.79	22	-2.01	0.64	7	-0.35	1.04	6	1.40	1.56	35	1.43	1.57	36
Less: Applicable income taxes (tax equivalent)	0.31	0.41	22	-0.58	0.16	0	-0.21	0.23	0	0.28	0.36	25	0.27	0.33	28
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.14	1.36	26	-1.44	0.48	7	-0.14	0.81	7	1.12	1.19	38	1.16	1.24	37
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.14	1.35	27	-1.44	0.50	7	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37
Memo: Net income (last four quarters)	1.13	1.25	39	-0.22	0.81	8	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37
Net income—BHC and noncontrolling (minority) interest	1.14	1.37	26	-1.44	0.50	7	-0.14	0.83	7	1.12	1.20	38	1.16	1.25	37
Margin Analysis															
Average earning assets / Average assets	91.92	93.15	34	91.08	91.74	40	91.13	92.32	31	91	91.05	49	91.85	91.48	55
Average interest-bearing funds / Average assets	51.48	62.32	11	57.06	65.48	17	55.47	64.06	17	59.24	65.57	22	58.76	65.56	21
Interest income (tax equivalent) / Average earning assets	3.19	3.14	50	3.80	3.78	50	3.65	3.55	55	4.30	4.41	42	4.08	4.24	39
Interest expense / Average earning assets	0.19	0.27	35	0.52	0.66	32	0.39	0.52	35	0.87	1.08	36	0.70	0.86	38
Net interest income (tax equivalent) / Average earning assets	3	2.85	57	3.29	3.10	57	3.25	3.01	63	3.43	3.33	49	3.38	3.38	41
Yield or Cost															
Total loans and leases (tax equivalent)	3.95	4.05	44	4.27	4.44	46	4.12	4.27	45	4.81	5.09	36	4.58	4.95	26
Interest-bearing bank balances	0.11	0.11	63	0.24	0.50	17	0.13	0.27	10	4.44	2.04	96	4	1.64	98
Federal funds sold and reverse repos	0.44	0.26	79	0.26	0.94	20	0.22	0.68	25	1.63	2.44	24	1.69	2.17	23
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.15	3.11	50	3.76	3.74	48	3.60	3.51	53	4.25	4.36	44	4.02	4.20	38
Investment securities (tax equivalent)	1.95	1.80	61	2.49	2.51	44	2.37	2.25	63	2.62	2.76	41	2.53	2.68	38
US Treasury and agency securities (excluding mortgage-backed securities)	1.40	1.28	62	2.36	2.01	70	1.97	1.75	63	2.26	2.32	52	2.25	2.05	66
Mortgage-backed securities	1.72	1.56	67	2.39	2.33	50	2.21	2.05	63	2.49	2.61	32	2.41	2.50	44
All other securities	2.93	2.91	53	3.09	3.48	42	3	3.24	43	3.16	4.06	25	3.19	4.20	28
Interest-bearing deposits	0.21	0.24	48	0.79	0.70	61	0.57	0.53	59	1.25	1.10	64	0.93	0.81	66
Time deposits of \$250K or more	0.53	0.76	27	1.26	1.67	18	1.04	1.42	19	1.37	1.96	10	0.97	1.44	18
Time deposits < \$250K	0.58	0.72	39	2.03	1.58	88	1.63	1.36	70	2.37	1.82	85	1.78	1.29	81
Other domestic deposits	0.16	0.17	59	0.52	0.50	56	0.37	0.36	58	0.94	0.93	54	0.69	0.67	60
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.14	0.19	57	0.34	0.85	19	0.26	0.62	19	0.68	1.86	22	0.39	1.51	15
Other borrowed funds and trading liabilities	0.58	1.31	22	0.76	1.62	12	0.68	1.50	14	1.94	2.38	23	2.05	2.28	40
All interest-bearing funds	0.34	0.40	45	0.82	0.92	47	0.65	0.74	45	1.34	1.49	40	1.10	1.19	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	181,816	158,982	325,469	330,389	314,470
Fiduciary activities income	31,310	28,966	58,191	61,609	55,488
Service charges on deposit accounts - domestic	38,734	38,313	76,668	87,005	86,164
Trading revenue	8,878	7,802	14,073	12,544	5,265
Investment banking fees and commissions	13,894	11,830	22,736	24,622	23,309
Insurance activities revenue	903	692	1,596	1,950	2,042
Venture capital revenue	0	0	0	0	0
Net servicing fees	35	44	84	102	121
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	27,976	16,714	42,497	34,729	43,863
Other non-interest income	60,086	54,621	109,624	107,828	98,218
Total overhead expenses	430,631	400,658	790,346	789,364	719,749
Personnel expense	262,269	233,959	464,059	439,879	404,695
Net occupancy expense	35,038	35,450	71,801	69,329	64,161
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	8,664	10,514	19,916	20,844	22,050
Other operating expenses	124,660	120,735	234,570	259,312	228,843
Fee income on mutual funds and annuities	7,883	7,212	13,965	11,553	12,501
Memoranda					
Assets under management in proprietary mutual funds and annuities	577,728	484,990	540,797	698,270	811,516
Number of equivalent employees	3,626	4,196	3,986	4,136	3,933
Average personnel expense per employee	72.33	55.76	116.42	106.35	102.90
Average assets per employee	9,511.36	7,571.11	8,084.23	7,042.40	7,082.93

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	4.34	2.15	78	4.54	2.20	80	4.29	2.02	79	3.50	2.72	65	3.98	3.08	67
Overhead expenses / Net Interest Income + non-interest income	66.14	59.03	76	63.79	63.28	59	62.33	62.28	54	64.39	61.29	66	61.86	60.88	54
Percent of Average Assets															
Total overhead expense	2.50	2.24	71	2.52	2.63	55	2.45	2.57	53	2.71	2.69	59	2.58	2.71	46
Personnel expense	1.52	1.25	77	1.47	1.31	68	1.44	1.30	64	1.51	1.41	59	1.45	1.44	50
Net occupancy expense	0.20	0.24	29	0.22	0.26	27	0.22	0.26	29	0.24	0.28	30	0.23	0.28	25
Other operating expenses	0.77	0.73	68	0.83	0.99	49	0.79	0.94	51	0.96	0.97	64	0.90	0.97	54
Overhead less non-interest income	1.44	1.10	80	1.52	1.36	67	1.44	1.25	68	1.58	1.32	65	1.45	1.38	53
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.56	58.45	77	63.12	62.83	58	61.70	61.82	55	63.63	60.64	67	61.01	60.37	54
Personnel expense	39.93	33.10	87	36.86	32.43	78	36.23	32.36	72	35.46	32.39	68	34.31	32.51	60
Net occupancy expense	5.33	6.33	34	5.58	6.65	31	5.61	6.58	32	5.59	6.52	31	5.44	6.48	28
Other operating expenses	20.30	18.60	70	20.68	23.06	49	19.87	22.28	46	22.58	21.20	70	21.27	20.90	59
Total non-interest income	27.68	28.18	54	25.05	27.40	50	25.41	28.83	48	26.63	29.23	56	26.66	28.50	53
Fiduciary activities income	4.77	2.24	81	4.56	2.10	82	4.54	2.09	82	4.97	1.97	84	4.70	2.14	81
Service charges on domestic deposit accounts	5.90	3.19	90	6.04	3.35	90	5.98	3.27	89	7.01	3.88	88	7.30	4.15	87
Trading revenue	1.35	0.72	82	1.23	1.60	67	1.10	1.28	69	1.01	1.18	63	0.45	0.85	59
Investment banking fees and commissions	2.12	2.52	60	1.86	2.64	54	1.77	2.46	55	1.98	3.54	55	1.98	3.42	55
Insurance activities revenue	0.14	0.37	60	0.11	0.39	58	0.12	0.41	58	0.16	0.47	60	0.17	0.47	62
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.01	0.55	26	0.01	-0.20	54	0.01	0.01	55	0.01	0.28	33	0.01	0.65	21
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.26	3.83	63	2.63	2.89	62	3.32	3.92	57	2.80	1.86	71	3.72	1.61	82
Other non-interest income	9.15	9.26	64	8.61	9.31	51	8.56	9.65	51	8.69	10.04	52	8.33	9.86	52
Overhead less non-interest income	37.88	29.94	70	38.07	34.19	60	36.29	31.93	59	37	31.06	63	34.36	31.46	52
Applicable income taxes / Pretax net operating income (tax equivalent)	18.90	21.54	20		18.39			18.63		16.04	20.56	17	14.65	19.04	19
Applicable income tax + TE / Pretax net operating income + TE	21.22	23.10	21		22.75			21.18		19.66	23.23	17	18.71	21.56	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	11,295,598	11,671,944	11,422,609	11,432,878	10,710,520	-3.22	39.42
Commercial and industrial loans	7,459,163	8,525,818	7,891,920	6,890,767	6,343,288	-12.51	42.21
Loans to individuals	703,175	951,157	819,320	1,042,501	1,039,729	-26.07	-37.23
Loans to depository institutions and acceptances of other banks	0	0	0	0	1,094		-100.00
Agricultural loans	1,585	2,193	1,554	3,050	3,541	-27.72	-74.90
Other loans and leases	1,779,216	1,841,873	1,790,757	1,899,429	1,956,407	-3.40	10.96
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	21,238,737	22,992,985	21,926,160	21,268,625	20,054,579	-7.63	32.10
Less: Allowance for loan and lease losses	399,668	442,638	450,177	191,251	194,514	-9.71	76.78
Net loans and leases	20,839,069	22,550,347	21,475,983	21,077,374	19,860,065	-7.59	31.46
Debt securities that reprice or mature in over 1 year	8,532,832	6,303,524	7,134,491	6,183,210	5,650,063	35.37	78.41
Mutual funds and equity securities	16,851	16,533	15,337	15,446	17,156	1.92	-11.48
Subtotal	29,388,752	28,870,404	28,625,811	27,276,030	25,527,284	1.80	42.29
Interest-bearing bank balances	2,165,083	728,394	1,298,356	82,617	83,565	197.24	2417.71
Federal funds sold and reverse repos	457	447	434	268	515	2.24	-38.33
Debt securities that reprice or mature within 1 year	100,301	78,279	222,006	60,102	20,521	28.13	345.01
Trading assets	106,141	176,215	148,368	53,426	16,406	-39.77	166.37
Total earning assets	31,760,734	29,853,739	30,294,975	27,472,443	25,648,291	6.39	52.68
Non-interest-bearing cash and due from depository institutions	504,932	542,112	531,608	445,496	389,370	-6.86	58.24
Premises, fixed assets, and leases	451,871	482,992	479,985	472,020	356,833	-6.44	23.33
Other real estate owned	10,080	18,724	11,520	20,614	8,256	-46.17	-55.48
Investment in unconsolidated subsidiaries	14,337	17,795	14,063	18,354	20,782	-19.43	-30.35
Intangible and other assets	2,365,732	2,310,815	2,307,941	2,190,789	1,821,382	2.38	53.60
Total assets	35,107,686	33,226,177	33,640,092	30,619,716	28,244,914	5.66	52.17
Quarterly average assets	35,062,779	32,963,478	32,875,985	30,299,203	28,383,360	6.37	51.53
Average loans and leases (YTD)	21,667,896	22,160,741	22,253,006	20,419,567	19,401,769	-2.22	35.63
Memoranda							
Loans held-for-sale	90,171	364,416	136,063	55,864	28,150	-75.26	113.19
Loans not held-for-sale	21,148,566	22,628,569	21,790,097	21,212,761	20,026,429	-6.54	31.88
Real estate loans secured by 1-4 family	3,755,722	4,413,679	4,131,378	4,534,582	4,359,621	-14.91	14.49
Commercial real estate loans	7,505,421	7,215,777	7,254,137	6,852,278	6,325,809	4.01	56.27
Construction and land development	1,276,525	1,097,638	1,038,753	1,119,370	1,526,281	16.30	48.08
Multifamily	508,729	508,555	455,531	408,012	330,600	0.03	28.60
Nonfarm nonresidential	5,720,167	5,609,584	5,759,853	5,324,896	4,468,928	1.97	61.35
Real estate loans secured by farmland	34,455	42,488	37,094	46,018	25,090	-18.91	84.90
Total investment securities	8,649,984	6,398,336	7,371,834	6,258,758	5,687,740	35.19	79.30
U.S. Treasury securities	197,715	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	206,431	148,616	213,369	148,672	121,706	38.90	311.91
Municipal securities	939,267	879,404	953,743	890,824	928,627	6.81	43.77
Mortgage-backed securities	7,274,940	5,345,577	6,177,621	5,195,828	4,616,751	36.09	77.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	14,780	8,206	11,764	7,988	3,500	80.11	322.29
Mutual funds and equity securities	16,851	16,533	15,337	15,446	17,156	1.92	-11.48
Available-for-sale securities	7,300,421	4,932,142	5,999,327	4,675,304	2,691,037	48.02	213.78
U.S. Treasury securities	197,715	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	206,431	148,616	213,369	98,672	71,706	38.90	177857.76
Municipal securities	319,296	254,686	326,725	249,805	240,426	25.37	104.29
Mortgage-backed securities	6,562,199	4,520,634	5,447,469	4,318,839	2,375,405	45.16	205.55
Asset-backed securities	0	0	0	0	0		
Other debt securities	14,780	8,206	11,764	7,988	3,500	80.11	322.29
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	87,394	103,932	110,412	42,996	-43,691	-15.91	22.18
Available-for-sale securities appreciation (depreciation)	110,259	233,838	233,093	37,694	-64,769	-52.85	131.95
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,029,843	3,319,214	3,416,740	3,339,817	3,352,751	-8.72	-10.66

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	13,412,819	11,767,959	12,207,474	8,792,195	8,505,112	13.98	87.37
NOW, ATS and transaction accounts	660,446	577,987	789,588	878,581	1,164,451	14.27	7.37
Time deposits less brokered deposits < \$250K	884,467	1,453,269	1,203,573	1,826,137	1,750,443	-39.14	
MMDA and other savings accounts	13,756,558	12,038,940	12,714,329	10,784,289	9,475,042	14.27	65.35
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	28,714,290	25,838,155	26,914,964	22,281,202	20,895,048	11.13	71.25
Time deposits of \$250K or more	491,874	954,980	724,229	1,371,526	1,032,514	-48.49	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	416,508	654,875	567,513	679,872	429,024	-36.40	-0.86
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	3,131	3,131	778,131	250,103	-100.00	
Other borrowings w/remaining maturity over 1 year	1,181,464	1,170,655	1,162,932	1,344,759	989,598	0.92	30.90
Brokered deposits < \$250K	74,191	538,338	66,408	167,553	1,228,708	-86.22	
Noncore funding	2,164,037	3,321,979	2,524,213	4,341,841	3,929,947	-34.86	-35.95
Trading liabilities	37,536	48,026	46,387	14,266	14,192	-21.84	-10.13
Subordinated notes and debentures + trust preferred securities	166,588	312,483	312,260	145,571	145,396	-46.69	-30.72
Other liabilities	462,334	389,377	403,243	369,151	178,991	18.74	157.47
Total liabilities	31,544,785	29,910,020	30,201,067	27,152,031	25,163,574	5.47	53.07
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	309,513	309,513	309,513	309,513	292,716	0.00	19.87
Common surplus	1,920,032	1,924,709	1,908,667	1,872,426	1,744,253	-0.24	13.37
Retained earnings	1,439,553	1,156,278	1,291,506	1,476,232	1,243,592	24.50	82.12
Accumulated other comprehensive income	42,861	102,726	80,068	-54,724	-180,709	-58.28	
Other equity capital components	-149,058	-177,069	-150,729	-135,762	-18,512		
Total holding company equity capital	3,562,901	3,316,157	3,439,025	3,467,685	3,081,340	7.44	44.64
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,562,901	3,316,157	3,439,025	3,467,685	3,081,340	7.44	44.64
Total liabilities and capital	35,107,686	33,226,177	33,640,092	30,619,716	28,244,914	5.66	52.17
Memoranda							
Non-interest-bearing deposits	13,412,819	11,767,959	12,207,474	8,792,195	8,505,112	13.98	87.37
Interest-bearing deposits	15,867,536	15,563,514	15,498,127	15,028,086	14,651,158	1.95	36.02
Total deposits	29,280,355	27,331,473	27,705,601	23,820,281	23,156,270	7.13	55.55
Long-term debt that reprices within 1 year	0	0	0	460,000	910,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,439,025	3,467,685	3,467,685	3,081,340	2,884,949		
Accounting restatements	0	-44,087	-44,087	0	0		
Net income	195,890	-228,105	-45,174	327,380	323,770		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	11,275	9,619	17,855	15,388	12,624		
Sale of treasury stock	1,962	2,018	4,164	3,614	3,409		
Less: Purchase of treasury stock	0	606	606	185,000	8,267		
Changes incident to business combinations	0	0	0	193,849	0		
Less: Dividends declared	48,044	47,817	95,605	94,871	88,838		
Change in other comprehensive income	-37,207	157,450	134,793	125,985	-46,307		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,562,901	3,316,157	3,439,025	3,467,685	3,081,340		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	32.17	36.32	35	35.13	36.22	40	33.96	36.22	39	37.34	37.78	42	37.92	37.19	46
Commercial and industrial loans	21.25	12.25	88	25.66	14.99	92	23.46	13.52	91	22.50	12.02	89	22.46	12.85	85
Loans to individuals	2	3.48	56	2.86	3.53	60	2.44	3.40	59	3.40	4.20	59	3.68	4.31	57
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	68
Agricultural loans	0	0.21	31	0.01	0.20	32	0	0.19	29	0.01	0.24	36	0.01	0.30	38
Other loans and leases	5.07	4.22	64	5.54	4.66	61	5.32	4.63	61	6.20	5.01	63	6.93	5	65
Net loans and leases	59.36	59.81	46	67.87	63.21	56	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57
Debt securities over 1 year	24.30	17.61	72	18.97	14.01	78	21.21	15.55	75	20.19	14.60	79	20	14.63	75
Mutual funds and equity securities	0.05	0.06	63	0.05	0.05	64	0.05	0.05	61	0.05	0.06	63	0.06	0.06	63
Subtotal	83.71	78.32	68	86.89	78.43	85	85.09	78.16	72	89.08	79.65	91	90.38	79.97	91
Interest-bearing bank balances	6.17	9.11	30	2.19	6.78	21	3.86	7.51	26	0.27	3.06	7	0.30	3.04	6
Federal funds sold and reverse repos	0	0.52	62	0	0.86	61	0	0.82	57	0	1.57	55	0	1.66	52
Debt securities 1 year or less	0.29	1.53	19	0.24	1.83	12	0.66	1.68	31	0.20	1.91	14	0.07	1.96	10
Trading assets	0.30	0.60	58	0.53	1.09	53	0.44	1.01	55	0.17	1.19	49	0.06	1.33	40
Total earning assets	90.47	91.43	37	89.85	90.72	38	90.06	91.05	38	89.72	89.53	50	90.81	89.74	63
Non-interest cash and due from depository institutions	1.44	1.01	83	1.63	1.08	89	1.58	1.07	90	1.45	1.14	76	1.38	1.21	63
Other real estate owned	0.03	0.02	77	0.06	0.03	85	0.03	0.02	74	0.07	0.03	84	0.03	0.04	54
All other assets	8.10	7.50	59	8.52	8.16	57	8.36	7.82	58	8.82	9.27	46	7.81	8.98	35
Memoranda															
Short-term investments	6.45	12.01	27	2.43	10.58	9	4.52	11.17	20	0.47	7.63	1	0.37	7.80	1
U.S. Treasury securities	0.56	1.08	61	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.59	0.77	60	0.45	0.48	62	0.63	0.63	65	0.49	0.54	59	0.43	0.69	57
Municipal securities	2.68	1.72	68	2.65	1.45	75	2.84	1.69	71	2.91	1.34	79	3.29	1.62	78
Mortgage-backed securities	20.72	12.97	83	16.09	11.11	79	18.36	11.75	82	16.97	11.44	80	16.35	11.13	78
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.04	0.52	39	0.02	0.39	37	0.03	0.42	38	0.03	0.39	39	0.01	0.41	36
Loans held-for-sale	0.26	0.42	56	1.10	0.48	82	0.40	0.52	53	0.18	0.39	46	0.10	0.30	40
Loans held for investment	60.24	59.85	47	68.10	63.46	57	64.77	61.72	51	69.28	63.50	56	70.90	63.93	63
Real estate loans secured by 1-4 family	10.70	11.69	47	13.28	12.29	55	12.28	11.91	51	14.81	13.29	59	15.44	13.46	59
Revolving	2.83	1.45	81	3.15	1.80	75	3.14	1.66	79	3.48	2.07	73	3.66	2.27	70
Closed-end, secured by first liens	7.74	9.84	41	9.87	9.99	50	8.97	9.81	46	11.02	10.69	52	11.40	10.57	55
Closed-end, secured by junior liens	0.13	0.20	46	0.26	0.26	61	0.17	0.22	52	0.31	0.28	65	0.37	0.31	65
Commercial real estate loans	21.38	22.48	44	21.72	21.90	47	21.56	22.22	44	22.38	22.23	48	22.40	21.58	49
Construction and land development	3.64	3.35	57	3.30	3.32	54	3.09	3.40	51	3.66	3.44	58	5.40	3.51	75
Multifamily	1.45	3.31	30	1.53	3.07	36	1.35	3.12	29	1.33	3.01	35	1.17	2.72	34
Nonfarm nonresidential	16.29	14.81	54	16.88	14.50	57	17.12	14.72	58	17.39	14.69	57	15.82	14.44	56
Real estate loans secured by farmland	0.10	0.34	53	0.13	0.33	57	0.11	0.33	56	0.15	0.36	59	0.09	0.41	52

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	53.18	59.66	32	50.76	55.37	37	52.10	57.15	34	53.75	57.46	42	53.41	56.49	43
Real estate loans secured by 1-4 family	17.68	19.82	41	19.20	19.50	46	18.84	19.43	45	21.32	20.75	51	21.74	21.10	49
Revolving	4.67	2.42	81	4.56	2.79	76	4.82	2.64	79	5.02	3.15	74	5.16	3.50	69
Closed-end	13.01	17.22	35	14.64	16.49	41	14.02	16.59	38	16.30	17.39	46	16.58	17.39	45
Commercial real estate loans	35.34	36.54	44	31.38	32.96	43	33.08	34.63	44	32.22	33.52	45	31.54	32.14	46
Construction and land development	6.01	5.50	57	4.77	4.97	54	4.74	5.26	51	5.26	5.09	58	7.61	5.20	74
1-4 family	1.58	1.11	71	1.64	0.93	75	1.40	0.93	70	1.73	0.94	75	2.35	1.02	80
Other	4.43	4.33	53	3.14	3.90	46	3.34	4.19	46	3.53	4.02	50	5.26	4.05	67
Multifamily	2.40	5.34	28	2.21	4.72	32	2.08	4.96	25	1.92	4.69	30	1.65	4.10	29
Nonfarm nonresidential	26.93	24.14	55	24.40	21.76	53	26.27	22.93	55	25.04	22.15	53	22.28	21.40	49
Owner-occupied	13.23	8.14	81	12.04	7.38	80	13.03	7.68	81	12.88	7.72	80	12.26	8.03	76
Other	13.70	15.71	38	12.36	14.16	39	13.24	14.95	39	12.16	14.34	42	10.03	13.38	40
Real estate loans secured by farmland	0.16	0.59	53	0.18	0.52	56	0.17	0.54	55	0.22	0.55	57	0.13	0.63	52
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0.01	0.12	67
Commercial and industrial loans	35.12	20.98	85	37.08	23.90	85	35.99	22.17	86	32.40	19.53	85	31.63	20.32	84
Loans to individuals	3.31	6.28	55	4.14	6.11	57	3.74	6.13	57	4.90	7.13	57	5.18	7.36	54
Credit card loans	0.37	0.51	71	0.37	0.64	69	0.39	0.65	69	0.47	0.81	68	0.52	1.02	68
Agricultural loans	0.01	0.37	31	0.01	0.31	31	0.01	0.32	29	0.01	0.37	35	0.02	0.46	37
Other loans and leases	8.38	8.03	64	8.01	8.93	58	8.17	9.09	61	8.93	9.85	59	9.76	9.66	63
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	375.48	383.17	42	428.38	392.62	46	395.50	381.27	43	411.93	391.26	46	414.13	379.80	50
Real estate loans secured by 1-4 family	124.84	124.52	52	161.99	133.24	63	143.05	125.03	59	163.38	138.18	62	168.57	137.84	62
Revolving	32.98	15.53	86	38.46	19.64	81	36.57	17.42	85	38.45	21.26	76	39.99	23.33	74
Closed-end	91.86	107.53	43	123.53	112.01	58	106.47	106.14	53	124.94	115.20	54	128.58	112.79	61
Commercial real estate loans	249.49	238.21	50	264.83	237.30	49	251.17	234.65	49	246.89	229.44	50	244.59	219.72	52
Construction and land development	42.43	35.52	61	40.29	35.78	60	35.97	35.62	56	40.33	34.95	61	59.01	35.36	77
1-4 family	11.17	7.06	74	13.82	6.74	78	10.63	6.34	71	13.29	6.61	76	18.22	7.04	83
Other	31.26	28.07	58	26.46	27.86	50	25.34	28.16	49	27.04	27.32	54	40.80	27.26	70
Multifamily	16.91	34.78	32	18.66	33.28	37	15.77	32.74	32	14.70	31.04	36	12.78	27.85	34
Nonfarm nonresidential	190.14	157.17	61	205.88	157.33	61	199.43	155.06	60	191.86	152.10	62	172.79	147.22	56
Owner-occupied	93.40	52.65	83	101.58	53.29	85	98.94	52.37	85	98.67	53.07	83	95.04	54.89	79
Other	96.74	102.08	49	104.30	101.60	53	100.50	100.54	50	93.19	97.41	46	77.76	91.80	44
Real estate loans secured by farmland	1.15	3.59	55	1.56	3.50	59	1.28	3.44	58	1.66	3.60	59	0.97	4.02	52
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0.04	0.54	66
Commercial and industrial loans	247.95	127.07	93	312.91	159.86	94	273.26	139.91	94	248.28	122.02	93	245.27	128.82	89
Loans to individuals	23.37	35.29	58	34.91	38.40	61	28.37	37.47	60	37.56	43.51	59	40.20	42.67	59
Credit card loans	2.58	2.61	72	3.13	3.43	72	2.93	3.30	71	3.59	4.34	70	4	5.31	71
Agricultural loans	0.05	2.01	32	0.08	2.03	33	0.05	1.88	32	0.11	2.18	36	0.14	2.72	39
Other loans and leases	59.14	46.75	67	67.60	51.14	66	62	49.54	65	68.44	52.44	66	75.65	51.79	69
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.33	28.84	34	19.73	26.07	31	20.41	27.32	32	19.73	26.45	35	19.29	24.79	40
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	157.68	187.37	38	166.50	186.18	42	154.92	183.76	39	151.23	178.57	41	149.61	167.93	47
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	251.08	244.59	49	268.08	244.21	49	253.86	240.85	48	249.90	236.10	49	244.65	225.98	50

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.45	12.01	27	2.43	10.58	9	4.52	11.17	20	0.47	7.63	1	0.37	7.80	1
Liquid assets	29.78	28.17	55	20.89	24.60	46	24.88	26.22	54	19.35	22.44	50	18.51	22.72	51
Investment securities	24.64	19.64	68	19.26	16.55	68	21.91	17.85	70	20.44	16.99	66	20.14	17.27	66
Net loans and leases	59.36	59.81	46	67.87	63.21	56	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57
Net loans, leases and standby letters of credit	60.30	60.62	48	68.98	64.12	57	64.92	62.48	49	70.12	64.84	54	71.60	65.07	62
Core deposits	81.79	74.75	77	77.76	68.08	75	80.01	70.67	78	72.77	63.09	69	73.98	62.13	75
Noncore funding	6.16	10.89	39	10	16.68	37	7.50	14.13	34	14.18	19.36	41	13.91	21.34	35
Time deposits of \$250K or more	1.40	1.81	46	2.87	2.56	64	2.15	2.11	59	4.48	2.94	76	3.66	2.89	70
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.19	1.20	64	1.97	1.49	72	1.69	1.47	71	2.22	1.94	69	1.52	1.97	57
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.19	0.52	74	1.97	0.52	83	1.69	0.54	82	2.22	0.48	84	1.52	0.54	73
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0.01	2.06	10	0.01	1.24	20	2.54	3.01	49	0.89	3.67	24
Earning assets that reprice within 1 year	32.54	38.93	31	27.93	39.71	19	29.82	39.38	24	28.30	39.29	19	27.83	40.29	17
Interest-bearing liabilities that reprice within 1 year	3.56	7.04	27	7.76	9.42	50	5.18	8.20	41	9.36	10.19	53	11.44	10.01	68
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	1.50	0.96	76	3.22	1.34	78
Net assets that reprice within 1 year	28.98	30.25	41	20.17	28.34	27	24.64	29.11	40	17.44	26.63	25	13.17	27.38	19
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.35	-1.82	59	8.71	6.94	59	3.50	3.20	55	15.38	14.45	56	14.98	16.62	53
Net short-term noncore funding dependence	-4.57	-8.21	57	4.18	-2.29	71	-0.90	-4.76	61	9.92	3.38	67	9.99	4.66	64
Short-term investment / Short-term noncore funding	246.06	284.81	59	40.04	138.95	20	120.49	184.19	42	5.02	77.77	1	3.94	66.46	2
Liquid assets - short-term noncore funding / Nonliquid assets	38.68	34.02	61	18.74	23.27	51	28.13	28.18	58	12.46	16.97	46	11.18	16.04	49
Net loans and leases / Total deposits	71.17	74.66	40	82.51	82.84	43	77.51	79.43	42	88.48	90.31	42	85.77	90.08	34
Net loans and leases / Core deposits	72.57	81.17	36	87.28	93.70	39	79.79	88.34	35	94.60	103.93	37	95.05	105	36
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	3.25	0.84	93	4.37	1.82	85	4.36	1.57	86	1.66	0.72	84	-1.83	-0.82	18
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.10	1.94	84	9.83	4.82	88	9.20	4.31	89	1.46	1.36	58	-2.71	-1.98	33
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	15.41	13.42	64	22.66	12.14	70	18.41	11.38	68	25.05	12.67	72	52.39	16.19	94
Available-for-sale securities	84.40	84.66	36	77.08	85.75	30	81.38	87.23	31	74.70	85.40	28	47.31	81.88	5
U.S. Treasury securities	2.29	5.52	56	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	2.39	4.50	56	2.32	3.23	56	2.89	4.01	60	2.38	3.49	56	2.14	4.02	55
Municipal securities	10.86	8.87	67	13.74	9.39	68	12.94	9.83	67	14.23	7.75	75	16.33	9.16	76
Mortgage-backed securities	84.10	66.59	75	83.55	67.27	70	83.80	66.64	72	83.02	67.43	72	81.17	65.45	73
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.17	3.17	35	0.13	2.93	37	0.16	3.01	37	0.13	2.94	36	0.06	2.79	31
Mutual funds and equity securities	0.19	0.32	60	0.26	0.37	62	0.21	0.35	56	0.25	0.40	58	0.30	0.42	56
Debt securities 1 year or less	1.16	8.69	15	1.22	11.75	7	3.01	10.55	24	0.96	11.86	6	0.36	11.91	5
Debt securities 1 to 5 years	9.36	17.05	40	18.06	18.03	55	10.51	17.03	42	22.44	17.94	63	4.12	19.18	24
Debt securities over 5 years	89.28	72.17	75	80.46	66.01	64	86.27	69.86	69	76.36	66.02	56	95.22	64.73	94
Pledged securities	35.03	33.87	55	51.88	37.40	68	46.35	35.67	66	53.36	30.57	82	58.95	33.30	82
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	180.73	51.37	89	358.37	146.89	85	963.59	183.32	94	36.70	26.69	67	19.93	6.77	70
Investment securities	35.19	33.34	60	11.39	14.17	53	17.78	23.62	46	10.04	11.75	59	-3.63	9.42	18
Core deposits	11.13	16.88	30	24.89	25.99	50	20.80	26.88	32	6.63	11.23	45	0.92	7.29	25
Noncore funding	-34.86	-23.76	40	-22.53	-2.41	22	-41.86	-12.18	15	10.48	6.59	63	14.44	10.67	64

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	8,718,689	7,995,491	8,106,223	7,530,144	7,234,528
Commit: Secured commercial real estate loans	1,787,146	1,220,543	1,420,729	1,175,416	1,165,714
Commit: Unsecured real estate loans	9,575	15,963	13,155	11,703	0
Credit card lines (reported semiannually, June/Dec)	622,983	618,495	601,473	604,211	545,423
Securities underwriting	0	0	0	0	0
Standby letters of credit	331,463	369,280	362,690	392,581	364,420
Commercial and similar letters of credit	780	569	2,820	702	1,078
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	146,787	222,465	154,645	193,707	141,011
Credit derivatives - notional amount (holding company as beneficiary)	53,690	54,750	61,865	61,118	30,211
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	53,690	54,750	61,865	61,118	30,211
Derivative Contracts					
Interest rate futures and forward contracts	155,705	352,445	310,458	145,623	77,208
Written options contracts (interest rate)	143,648	305,265	250,817	127,606	69,308
Purchased options contracts (interest rate)	13,644	45,264	44,559	44,382	10,189
Interest rate swaps	8,246,758	6,138,708	7,050,290	5,329,868	3,892,541
Futures and forward foreign exchange	63,782	83,042	58,822	64,632	37,749
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	24.83	22.45	64	24.06	21.74	65	24.10	22.01	62	24.59	23.52	61	25.61	24.05	63
Standby letters of credit	0.94	0.67	76	1.11	0.72	76	1.08	0.71	76	1.28	0.84	76	1.29	0.92	74
Commercial and similar letters of credit	0	0.02	50	0	0.02	46	0.01	0.02	59	0	0.02	46	0	0.02	42
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.42	0.25	73	0.67	0.39	75	0.46	0.35	72	0.63	0.42	74	0.50	0.52	78
Credit derivatives - notional amount (holding company as beneficiary)	0.15	0.19	68	0.16	0.33	67	0.18	0.30	69	0.20	0.52	69	0.11	0.75	71
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.15	0.14	79	0.16	0.36	78	0.18	0.30	77	0.20	0.45	79	0.11	0.69	77
Derivative contracts	24.56	49.75	59	20.84	51.68	48	22.93	48.62	54	18.66	68.47	45	14.47	65.81	43
Interest rate contracts	24.38	35.96	62	20.59	36.85	50	22.76	34.36	56	18.44	47.31	47	14.34	43.84	45
Interest rate futures and forward contracts	0.44	5.17	56	1.06	9.28	53	0.92	6.21	56	0.48	10.67	50	0.27	11.40	49
Written options contracts (interest rate)	0.41	1.82	45	0.92	2.30	49	0.75	2.18	49	0.42	2.47	46	0.25	2.16	40
Purchased options contracts (interest rate)	0.04	1.33	46	0.14	1.51	57	0.13	1.46	51	0.14	2.65	53	0.04	2.32	51
Interest rate swaps	23.49	20.67	67	18.48	22.27	55	20.96	20.83	61	17.41	28.86	55	13.78	26.74	50
Foreign exchange contracts	0.18	6.16	66	0.25	5.77	64	0.17	6.01	62	0.21	10.12	59	0.13	10.92	52
Futures and forward foreign exchange contracts	0.18	3.93	68	0.25	3.58	67	0.17	3.47	65	0.21	5.23	63	0.13	5.22	54
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	40.24	42.93	64	36.08	41.55	60	36.43	42.82	59	36.88	45.53	53	37.29	44.93	56

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	8,623,537	6,924,724	7,714,946	5,712,111	4,086,995
Interest rate contracts	8,559,755	6,841,682	7,656,124	5,647,479	4,049,246
Foreign exchange contracts	63,782	83,042	58,822	64,632	37,749
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	219,487	435,487	369,280	210,255	114,957
Written options	143,648	305,265	250,817	127,606	69,308
Exchange-traded	0	0	0	0	0
Over-the-counter	143,648	305,265	250,817	127,606	69,308
Purchased options	13,644	45,264	44,559	44,382	10,189
Exchange-traded	0	0	0	0	0
Over-the-counter	13,644	45,264	44,559	44,382	10,189
Swaps	8,246,758	6,138,708	7,050,290	5,329,868	3,892,541
Held for trading	5,204,678	4,587,378	4,865,080	3,823,864	2,592,558
Interest rate contracts	5,140,896	4,504,336	4,806,258	3,759,232	2,554,809
Foreign exchange contracts	63,782	83,042	58,822	64,632	37,749
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,418,859	2,337,346	2,849,866	1,888,247	1,494,437
Interest rate contracts	3,418,859	2,337,346	2,849,866	1,888,247	1,494,437
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,553,032	6,711,967	7,561,062	5,690,506	4,078,109
One year or less	557,166	617,879	595,421	369,829	157,545
Over 1 year to 5 years	3,611,501	3,360,063	3,056,344	2,865,940	2,709,850
Over 5 years	4,384,365	2,734,025	3,909,297	2,454,737	1,210,714
Gross negative fair value (absolute value)	119,178	211,327	173,708	59,253	37,380
Gross positive fair value	175,284	245,041	207,793	81,481	28,949
Held for trading	107,469	176,143	148,333	54,815	24,421
Non-traded	67,815	68,898	59,460	26,666	4,528
Current credit exposure on risk-based capital derivative contracts	175,284	245,041	207,793	81,481	28,949
Credit losses on derivative contracts	0	0	41	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.26	94.09	39	98.80	95.13	41	99.24	94.10	42	98.87	93.44	43	99.08	92.91	50
Foreign exchange contracts	0.74	3.27	65	1.20	2.75	65	0.76	3.49	63	1.13	3.20	63	0.92	3.39	58
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	2.55	12.57	39	6.29	12.99	44	4.79	14.05	42	3.68	13.49	38	2.81	12.78	35
Exchange-traded	1.67	7.49	31	4.41	8.37	45	3.25	8.18	39	2.23	5.91	41	1.70	6.60	35
Over-the-counter	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	1.67	7.20	33	4.41	7.94	48	3.25	7.73	41	2.23	5.10	44	1.70	5.49	38
Exchange-traded	0.16	3.44	43	0.65	3.38	51	0.58	3.42	47	0.78	4.42	49	0.25	4.19	45
Over-the-counter	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	0.16	3.04	45	0.65	2.87	53	0.58	2.86	51	0.78	3.35	52	0.25	3.20	50
Held for trading															
Interest rate contracts	95.63	71.23	74	88.65	69.92	65	91.38	68.76	71	93.31	69.75	71	95.24	70.34	72
Foreign exchange contracts	60.35	40.60	52	66.25	43.50	55	63.06	43.53	51	66.94	44.16	54	63.43	46.31	49
Equity, commodity, and other contracts	59.61	34.42	58	65.05	37.56	62	62.30	36.62	60	65.81	37.24	64	62.51	38.40	58
Non-traded															
Interest rate contracts	0.74	1.57	74	1.20	1.40	75	0.76	1.60	72	1.13	1.60	71	0.92	1.85	70
Foreign exchange contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts	39.65	59.40	47	33.75	56.50	44	36.94	56.47	48	33.06	55.84	45	36.57	53.69	50
Interest rate contracts	39.65	56.19	49	33.75	54.31	45	36.94	53.82	49	33.06	52.22	45	36.57	50.60	51
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	99.18	91.87	66	96.93	89.91	59	98.01	91.48	59	99.62	93.86	68	99.78	94.47	67
Over 1 year to 5 years	6.46	28.05	28	8.92	30.94	30	7.72	32.05	30	6.47	32.17	27	3.85	32.51	19
Over 5 years	41.88	26.03	71	48.52	27.26	85	39.62	27.06	67	50.17	30.45	80	66.30	31.16	93
Gross negative fair value (absolute value)	50.84	30.08	72	39.48	28.48	65	50.67	29.56	75	42.97	28.09	69	29.62	28.71	55
Gross positive fair value	1.38	1.25	61	3.05	1.76	72	2.25	1.55	71	1.04	0.83	60	0.91	0.72	67
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.03	1.68	65	3.54	2.69	65	2.69	2.23	64	1.43	1.19	62	0.71	0.85	41
Gross positive fair value (X)	0.04	0.05	70	0.09	0.07	75	0.07	0.07	74	0.02	0.06	64	0.02	0.06	47
Held for trading (X)	0.07	0.07	67	0.10	0.11	60	0.08	0.09	63	0.03	0.07	53	0.01	0.06	44
Non-traded (X)	0.04	0.05	67	0.07	0.08	61	0.06	0.07	62	0.02	0.06	55	0.01	0.05	54
Current credit exposure (X)	0.03	0.01	80	0.03	0.02	74	0.02	0.02	74	0.01	0.01	73	0	0.01	40
Credit losses on derivative contracts	0.07	0.05	74	0.10	0.08	66	0.08	0.06	67	0.03	0.05	57	0.01	0.04	56
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.72	0.63	67	1.01	1.03	60	0.87	0.85	61	0.33	0.73	50	0.13	0.53	53

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	450,177	191,250	191,250	194,515	217,308
Gross losses	37,926	353,655	409,457	59,078	74,622
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,174	7,207	14,671	12,080	22,360
Net losses	28,752	346,448	394,786	46,998	52,262
Provision for loan and lease losses	-21,757	548,424	604,301	43,734	36,116
Adjustments	0	49,412	49,412	0	-6,648
Ending balance	399,668	442,638	450,177	191,251	194,514
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.13	-0.14	43	3.45	0.85	96	1.88	0.51	96	0.15	0.15	62	0.13	0.14	56
Provision for loan and lease losses / Average loans and leases	-0.20	-0.25	48	4.95	1.37	96	2.72	0.82	95	0.21	0.24	55	0.19	0.24	53
Provision for loan and lease losses / Net loan and lease losses	-75.67	77.32	49	158.30	792.43	7	153.07	487.86	10	93.06	130.58	20	69.11	134.68	17
Allowance for loan and lease losses / Total loans and leases not held for sale	1.89	1.39	82	1.96	1.51	79	2.07	1.58	79	0.90	0.83	56	0.97	0.90	62
Allowance for loan and lease losses / Total loans and leases	1.88	1.37	84	1.93	1.48	80	2.05	1.55	79	0.90	0.81	57	0.97	0.89	63
Allowance for loan and lease losses / Net loans and leases losses (X)	6.95	15.27	31	0.64	11.83	0	1.14	11.58	0	4.07	8.03	44	3.72	7.54	38
Allowance for loan and lease losses / Nonaccrual assets	478.35	318.67	80	240.59	321.01	50	318.78	299.17	64	77.80	218.72	16	103.85	214.03	23
ALLL / 90+ days past due + nonaccrual loans and leases	432.19	260.68	81	233.42	244.42	59	311.37	244.34	70	73.35	151.73	21	93.88	160.51	29
Gross loan and lease losses / Average loans and leases	0.35	0.22	77	3.19	0.35	95	1.84	0.34	94	0.29	0.28	60	0.38	0.30	75
Recoveries / Average loans and leases	0.08	0.08	60	0.07	0.07	59	0.07	0.07	55	0.06	0.08	45	0.12	0.09	72
Net losses / Average loans and leases	0.27	0.13	79	3.13	0.28	97	1.77	0.27	96	0.23	0.21	62	0.27	0.22	73
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	2.24	16.12	6	12.20	15.46	42	24.83	33.98	40	16.19	36.22	14	25.62	41.30	35
Earnings coverage of net loan and lease losses (X)	7.69	4.52	28	0.64	21.56	11	1.21	22.91	9	9.29	24.40	38	8	21.75	30

Net Loan and Lease Losses By Type

Real estate loans	0.05	0.03	73	0.03	0.03	61	0.01	0.04	38	0	0.01	44	0.08	0.02	93
Real estate loans secured by 1-4 family	0.11	-0.01	93	-0.04	0.01	14	-0.04	0.01	12	0.02	0.01	64	-0.01	0.01	25
Revolving	0.11	-0.05	89	-0.13	0.01	12	-0.11	0.01	11	0.02	0.02	60	0	0.03	44
Closed-end	0.11	-0.01	94	-0.02	0.01	21	-0.02	0	24	0.02	0	72	-0.01	0.01	29
Commercial real estate loans	0.02	0.05	59	0.07	0.03	77	0.04	0.07	53	-0.01	0.01	11	0.15	0.01	95
Construction and land development	-0.13	0	5	-0.08	0	6	-0.04	0	14	-0.01	-0.01	35	0.02	-0.03	85
1-4 family	-0.01	0	10	-0.01	0	13	0.03	0	94	0	0	55	0	-0.01	87
Other	-0.13	-0.01	4	-0.07	0	5	-0.07	0	6	-0.01	-0.01	32	0.02	-0.02	87
Multifamily	0	0.01	51	-0.01	0	11	-0.01	0	16	-0.12	0	3	0.20	0	97
Nonfarm nonresidential	0.06	0.07	67	0.11	0.05	78	0.06	0.11	54	0	0.02	23	0.19	0.02	94
Owner-occupied	0.05	0.01	88	0.06	0.02	85	0.02	0.02	69	0	0.01	18	0.17	0.01	97
Other	0.01	0.06	56	0.05	0.03	78	0.04	0.08	60	0	0.01	52	0.02	0.01	72
Real estate loans secured by farmland	-0.27	-0.01	3	0	0.02	14	-0.01	0.02	12	0	0.01	48	-0.07	0	11
Commercial and industrial loans	0.55	0.20	86	7.89	0.46	99	4.82	0.47	98	0.35	0.37	58	0.41	0.31	70
Loans to individuals	0.86	0.78	66	1.77	1.41	71	1.45	1.13	71	1.35	1.17	63	1.66	1.16	70
Credit card loans	2.26	2.18	47	4.19	3.43	63	3.30	2.92	56	2.68	3.11	35	4.37	2.92	81
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	-0.08	0.15	7
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.26	0.08	84	0	0.13	12	0.08	0.15	57	0.46	0.15	86	0	0.14	12

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	28,389	34,886	67,026	111,164	98,020
90+ days past due loans and leases	8,925	5,650	3,361	14,900	19,906
Nonaccrual loans and leases	83,551	183,980	141,219	245,833	187,296
Total past due and nonaccrual loans and leases	120,865	224,516	211,606	371,897	305,222
Restructured 30–89 days past due	168	138	172	7,729	176
Restructured 90+ days past due	0	0	0	0	8,719
Restructured nonaccrual	6,809	55,191	21,581	132,454	85,533
Total restructured loans and leases	6,977	55,329	21,753	140,183	94,428
30–89 days past due loans held for sale	0	0	86	0	0
90+ days past due loans held for sale	0	419	0	0	0
Nonaccrual loans held for sale	0	0	1,340	0	0
Total past due and nonaccrual loans held for sale	0	419	1,426	0	0
Restructured loans and leases in compliance	3,661	9,710	4,091	53,537	130,146
Other real estate owned	10,080	18,724	11,520	20,614	8,256
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.13	0.27	31	0.15	0.36	24	0.31	0.39	48	0.52	0.43	69	0.49	0.44	64
90+ days past due loans and leases	0.04	0.10	59	0.02	0.13	42	0.02	0.12	38	0.07	0.15	50	0.10	0.17	56
Nonaccrual loans and leases	0.39	0.58	35	0.80	0.61	73	0.64	0.66	54	1.16	0.51	92	0.93	0.54	87
90+ days past due and nonaccrual loans and leases	0.44	0.73	31	0.82	0.80	62	0.66	0.85	42	1.23	0.71	84	1.03	0.75	77
30–89 days past due restructured	0	0.01	48	0	0.01	36	0	0.01	39	0.04	0.01	80	0	0.02	31
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0.04	0.01	88
Nonaccrual restructured	0.03	0.12	26	0.24	0.13	78	0.10	0.13	48	0.62	0.14	96	0.43	0.16	92
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	77	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	91	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0.01	0.01	82	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.13	0.27	31	0.15	0.37	24	0.31	0.40	48	0.52	0.43	69	0.49	0.44	64
90+ days past due assets	0.04	0.10	58	0.02	0.13	41	0.02	0.12	37	0.07	0.15	50	0.10	0.18	56
Nonaccrual assets	0.39	0.59	34	0.80	0.62	73	0.64	0.67	52	1.16	0.53	91	0.93	0.57	85
30+ days past due and nonaccrual assets	0.57	1.04	26	0.98	1.21	49	0.97	1.29	43	1.75	1.19	83	1.52	1.26	69
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.43	31	0.57	0.49	68	0.43	0.52	45	0.85	0.44	88	0.73	0.48	82
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.46	32	0.63	0.52	70	0.46	0.55	46	0.92	0.48	88	0.76	0.52	81
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.28	0.52	26	0.64	0.56	59	0.47	0.60	38	1.07	0.53	91	1.18	0.60	92
Allowance for loan and lease losses	24.39	67.93	13	48.02	65.48	39	34.88	66.66	22	171.35	115.41	82	172.01	118.28	78
Equity capital + allowance for loan and lease losses	2.46	4.43	25	5.65	4.83	66	4.04	4.97	37	8.96	4.28	91	10.21	4.79	91
Tier 1 capital + allowance for loan and lease losses	3.15	5.28	27	7.54	5.98	65	5.26	6.05	45	11.81	5.65	92	12.94	6.16	92
Loans and leases + other real estate owned	0.46	0.88	26	0.92	0.92	53	0.72	0.97	35	1.54	0.85	89	1.67	0.96	89

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.16	0.24	45	0.21	0.39	37	0.43	0.39	65	0.58	0.38	81	0.69	0.42	83
90+ days past due	0.06	0.12	69	0.02	0.15	51	0.02	0.16	50	0.11	0.16	67	0.09	0.22	58
Nonaccrual	0.56	0.65	53	0.75	0.63	68	0.74	0.76	58	0.56	0.46	63	0.69	0.57	70
Commercial and industrial															
30–89 days past due	0.08	0.17	30	0.05	0.23	23	0.10	0.23	32	0.44	0.31	75	0.13	0.30	28
90+ days past due	0.01	0.02	64	0.02	0.03	65	0.01	0.03	48	0.02	0.05	53	0.16	0.05	87
Nonaccrual	0.22	0.64	22	1.03	0.75	70	0.63	0.75	46	2.53	0.83	95	1.65	0.76	88
Individuals															
30–89 days past due	0.61	0.55	64	0.68	0.58	60	1.18	0.83	76	1.29	0.83	76	1.36	0.84	81
90+ days past due	0.12	0.07	76	0.07	0.13	57	0.08	0.14	55	0.13	0.17	62	0.02	0.16	42
Nonaccrual	0.54	0.18	88	0.73	0.22	88	0.80	0.28	88	0.53	0.17	89	0.53	0.23	84
Depository institution loans															
30–89 days past due		0			0.03			0			0		0	0	47
90+ days past due		0			0			0			0		0	0	47
Nonaccrual		0			0			0			0		0	0	48
Agricultural															
30–89 days past due	0	0.16	29	0	0.31	28	3.60	0.17	96	1.93	0.24	94	0	0.17	27
90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.01	0.11	46	0	0.14	25	0.01	0.18	37	0.08	0.20	48	0.08	0.17	50
90+ days past due	0	0.01	35	0	0.01	62	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.03	0.13	54	0.11	0.15	59	0.04	0.15	48	0.12	0.13	66	0.15	0.14	67

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.35	0.35	63	0.41	0.60	50	0.99	0.65	80	1.14	0.67	84	1.38	0.71	86
	90+ days past due	0.04	0.27	56	0.04	0.29	52	0.03	0.33	47	0.13	0.31	65	0.15	0.46	61
	Nonaccrual	1.27	0.82	78	1.44	0.84	83	1.49	0.89	80	1.16	0.73	80	1.15	0.86	73
Revolving	30-89 days past due	0.31	0.29	60	0.45	0.40	62	0.41	0.48	49	0.57	0.45	63	0.60	0.50	62
	90+ days past due	0	0.02	70	0	0.03	31	0	0.03	67	0	0.05	49	0	0.05	52
	Nonaccrual	1.22	1.05	73	0.31	1.27	18	1.53	1.13	75	0.13	1	17	0.09	1.17	12
Closed-end	30-89 days past due	0.37	0.36	65	0.39	0.61	50	1.19	0.65	81	1.31	0.70	85	1.62	0.75	87
	90+ days past due	0.06	0.29	58	0.05	0.33	56	0.03	0.38	52	0.17	0.35	69	0.19	0.53	64
	Nonaccrual	1.28	0.77	82	1.79	0.81	88	1.47	0.87	81	1.47	0.70	87	1.47	0.84	82
Junior lien	30-89 days past due	0.04	0.01	92	0.03	0.02	73	0.01	0.02	51	0.07	0.02	90	0.06	0.03	81
	90+ days past due	0	0	75	0.01	0	91	0	0	69	0.01	0	89	0.02	0	88
	Nonaccrual	0.02	0.04	45	0.19	0.05	93	0.04	0.04	58	0.18	0.04	94	0.20	0.06	88
Commercial real estate	30-89 days past due	0.06	0.14	39	0.09	0.23	39	0.11	0.26	41	0.21	0.18	69	0.22	0.17	66
	90+ days past due	0.08	0.01	88	0.01	0.02	63	0.02	0.02	69	0.09	0.03	82	0.05	0.03	76
	Nonaccrual	0.20	0.52	25	0.33	0.43	48	0.32	0.62	32	0.17	0.23	43	0.38	0.28	71
Construction and development	30-89 days past due	0.02	0.12	46	0.23	0.24	65	0.40	0.28	71	0.57	0.28	79	0.51	0.21	83
	90+ days past due	0	0.01	78	0	0.01	34	0	0.01	35	0.41	0.02	95	0.04	0.02	80
	Nonaccrual	0.16	0.36	62	0.23	0.25	65	0.24	0.41	61	0.11	0.20	55	0.14	0.19	58
1-4 family	30-89 days past due	0	0.02	66	0.09	0.04	76	0.26	0.03	93	0.43	0.06	91	0.45	0.06	94
	90+ days past due	0	0	44	0	0	42	0	0	42	0.22	0	97	0	0	43
	Nonaccrual	0.07	0.02	87	0.02	0.04	66	0.09	0.03	86	0.05	0.02	82	0.05	0.02	76
Other	30-89 days past due	0.02	0.07	53	0.14	0.17	66	0.14	0.22	61	0.13	0.20	64	0.06	0.13	50
	90+ days past due	0	0	83	0	0	38	0	0	40	0.19	0.01	96	0.04	0.02	82
	Nonaccrual	0.09	0.29	57	0.21	0.18	69	0.15	0.35	59	0.06	0.17	51	0.08	0.15	54
Multifamily	30-89 days past due	0	0.06	28	0.04	0.08	57	0	0.09	22	0.07	0.08	67	0.06	0.10	60
	90+ days past due	0	0	44	0	0	43	0	0	45	0.08	0	94	0	0.01	39
	Nonaccrual	0.02	0.14	48	0.12	0.08	73	0.14	0.11	70	0.18	0.05	85	0.51	0.08	96
Nonfarm non-residential	30-89 days past due	0.07	0.14	46	0.07	0.20	36	0.07	0.23	34	0.15	0.14	55	0.13	0.17	43
	90+ days past due	0.10	0.01	92	0.01	0.02	69	0.02	0.02	73	0.03	0.03	68	0.05	0.03	79
	Nonaccrual	0.23	0.66	24	0.37	0.55	46	0.35	0.80	28	0.18	0.28	38	0.45	0.30	71
Owner Occupied	30-89 days past due	0.04	0.04	60	0.03	0.07	39	0.04	0.07	49	0.10	0.07	66	0.07	0.09	42
	90+ days past due	0.10	0	97	0	0.01	66	0.02	0	85	0.02	0.01	71	0.01	0.01	66
	Nonaccrual	0.14	0.25	41	0.25	0.24	56	0.24	0.27	46	0.14	0.16	54	0.38	0.17	82
Other	30-89 days past due	0.03	0.09	46	0.03	0.11	46	0.03	0.14	41	0.05	0.07	50	0.06	0.07	63
	90+ days past due	0	0.01	36	0.01	0.01	78	0	0.01	73	0.01	0.01	73	0.04	0.01	85
	Nonaccrual	0.09	0.40	31	0.12	0.24	40	0.11	0.44	28	0.04	0.10	35	0.07	0.13	49
Farmland	30-89 days past due	1	0.11	93	0	0.31	25	0.67	0.11	90	0.11	0.23	57	1.69	0.25	91
	90+ days past due	0	0	45	0.96	0.03	96	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0.18	1.23	46
Credit card	30-89 days past due	0.74	0.63	59	0.64	0.90	32	0.94	0.95	47	1.43	1.19	67	1.40	1.22	63
	90+ days past due	0.55	0.39	60	0.77	0.76	50	0.74	0.63	52	0.85	0.78	52	0.01	0.73	23
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,080,486	2,057,153	2,067,450	2,046,177	2,018,456
Retained earnings	1,522,946	1,252,175	1,387,622	1,476,232	1,243,592
Accumulated other comprehensive income (AOCI)	42,861	102,726	80,068	-54,724	-180,709
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,646,293	3,412,054	3,535,140	3,467,685	3,081,339
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	911,367	931,392	921,023	938,247	870,286
Accumulated other comprehensive income-related adjustments	42,861	102,727	80,068	-54,724	-180,709
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,692,065	2,377,935	2,534,049	2,584,162	2,391,762
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,692,065	2,377,935	2,534,049	2,584,162	2,391,762
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,692,065	2,377,935	2,534,049	2,584,162	2,391,762
Tier 2 Capital					
Tier 2 capital instruments and related surplus	172,500	322,500	322,500	150,000	150,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	306,608	304,503	299,143	195,225	194,514
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	479,108	627,003	621,643	345,225	344,514
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	479,108	627,003	621,643	345,225	344,514
Exited advanced approach tier 2 capital					
Total capital	3,171,173	3,004,938	3,155,692	2,929,387	2,736,276
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	35,142,076	33,047,825	32,964,602	30,299,203	28,383,360
Less: Deductions from common equity tier 1 capital	911,367	931,392	921,023	938,247	870,286
Less: Other deductions	-155,043	-132,343	-133,988	-143,120	-75,520
Total assets for leverage ratio	34,385,752	32,248,776	32,177,567	29,504,076	27,588,594
Total risk-weighted assets	24,512,239	24,309,872	23,872,707	24,611,706	22,814,154
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	10.98	12.66	24	9.78	11.98	17	10.61	12.35	26	10.50	12.11	25	10.48	12.09	26
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	10.98	13.44	7	9.78	12.72	4	10.61	13.08	10	10.50	12.78	14	10.48	12.85	10
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.94	15.42	6	12.36	14.77	6	13.22	15.23	15	11.90	14.36	7	11.99	14.45	7
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.83	9.11	16	7.37	9.03	8	7.88	9.13	13	8.76	9.76	22	8.67	9.71	15
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	903	692	1,596	1,950	2,042	30.49	-64.55
Other insurance activities income	903	692	1,596	1,950	2,042	30.49	-64.55
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	660,087	609,759	615,780	608,063	549,300	8.25	38.37

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.14	0.37	60	0.11	0.39	58	0.12	0.41	58	0.16	0.47	60	0.17	0.47	62
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.35	11.54	88	21.62	11.35	91	20.63	11.03	90	21.91	11.51	88	21.24	10.22	86
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	18,932			18,384			17,051			17,409			18,929		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.05	0.47	79	0.06	0.73	80	0.05	0.75	77	0.06	1.39	75	0.07	1.79	76

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	40,694	43,432	43,094	69,369	22,373
Real estate loans	2,794	3,737	2,707	22,528	4,753
Commercial and industrial loans	37,900	39,695	40,387	46,841	17,620
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	3,500	3,481	3,500	3,467	3,500
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	44,194	46,913	46,594	72,836	25,873
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.26		5.29		5.18		27.03		27.29
Commercial and industrial loans	1.03		0.59		0.64		0.29		1.53
Foreign governments and institutions	0		0		0		0		0

Growth Rates

Net loans and leases	-6.30	-1.19	43	44.02	10.27	83	-37.88	-2.40	13	210.06	22.48	91	9.15	7.24	59
Total selected assets	-5.80	3.19	35	39.39	5.10	84	-36.03	2.04	11	181.51	12.40	92	7.81	3.24	63
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	70,000	70,000	70,000	240,000	200,000	0.00	16.67
Dividends	70,000	70,000	70,000	240,000	200,000	0.00	16.67
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	5,000	2		
Dividends	0	0	0	5,000	0		
Interest	0	0	0	0	2		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	70,000	70,000	70,000	245,000	200,002	0.00	16.67
Securities gains (losses)	0	0	0	0	-2,758		-100.00
Other operating income	0	0	0	0	851		-100.00
Total operating income	70,000	70,000	70,000	245,000	198,095	0.00	14.74
Operating Expenses							
Personnel expenses	1,682	1,681	3,363	3,364	3,058	0.06	9.01
Interest expense	9,620	5,403	15,420	9,101	11,072	78.05	62.34
Other expenses	5,921	1,672	3,524	3,170	2,693	254.13	179.95
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	17,223	8,756	22,307	15,635	16,823	96.70	79.71
Income (loss) before taxes	52,777	61,244	47,693	229,365	181,272	-13.83	2.64
Applicable income taxes (credit)	-4,154	-2,112	-8,539	-3,830	-4,584		
Extraordinary items							
Income before undistributed income of subsidiaries	56,931	63,356	56,232	233,195	185,856	-10.14	3.92
Equity in undistributed income of subsidiaries	138,959	-291,461	-101,406	94,185	137,914		
Bank subsidiaries	136,505	-291,836	-103,042	96,962	134,309		
Nonbank subsidiaries	2,454	375	1,636	-2,777	3,605	554.40	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	195,890	-228,105	-45,174	327,380	323,770		286.02
Memoranda							
Bank net income	206,505	-221,836	-33,042	336,962	334,309		268.95
Nonbank net income	2,454	375	1,636	2,223	3,605	554.40	
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,612,905	96.86	3,347,239	92.19	3,512,503	93.61	3,525,921	3,042,008	7.94	41.04
Common and preferred stock	3,610,990	96.81	3,345,557	92.14	3,511,693	93.59	3,524,029	3,040,186	7.93	41.04
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,915	0.05	1,682	0.05	810	0.02	1,892	1,822	13.85	46.52
Investment in nonbank subsidiaries	27,660	0.74	23,935	0.66	25,177	0.67	23,552	26,274	15.56	809.27
Common and preferred stock	27,588	0.74	23,872	0.66	25,134	0.67	23,498	26,274	15.57	806.90
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	72	0	63	0	43	0	54	0	14.29	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	73,326	1.97	250,288	6.89	199,995	5.33	57,943	153,939	-70.70	36.12
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	3,405	0.09	3,793	0.10	3,599	0.10	3,987	1,958	-10.23	34.74
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	12,753	0.34	5,598	0.15	11,012	0.29	3,168	3,088	127.81	-47.22
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,730,049	100.00	3,630,853	100.00	3,752,286	100.00	3,614,571	3,227,267	2.73	36.90
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures	166,588	4.47	312,483	8.61	312,260	8.32	145,571	145,396	-46.69	14.92
Other liabilities	560	0.02	2,213	0.06	1,001	0.03	1,315	531	-74.69	-41.36
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	167,148	4.48	314,696	8.67	313,261	8.35	146,886	145,927	-46.89	-36.02
Equity Capital	3,562,901	95.52	3,316,157	91.33	3,439,025	91.65	3,467,685	3,081,340	7.44	44.64
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	309,513	8.30	309,513	8.52	309,513	8.25	309,513	292,716	0.00	19.87
Common surplus	1,920,032	51.47	1,924,709	53.01	1,908,667	50.87	1,872,426	1,744,253	-0.24	13.37
Retained earnings	1,439,554	38.59	1,156,278	31.85	1,291,506	34.42	1,476,232	1,243,592	24.50	82.12
Accumulated other comprehensive income	42,861	1.15	102,726	2.83	80,068	2.13	-54,724	-180,709	-58.28	
Other equity capital components	-149,059	-4	-177,069	-4.88	-150,729	-4.02	-135,762	-18,512		
Total liabilities and equity capital	3,730,049	100.00	3,630,853	100.00	3,752,286	100.00	3,614,571	3,227,267	2.73	36.90
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.31	12.64	46	-13.08	4.33	7	-1.32	7.29	7	9.92	9.68	53	11.04	10.40	57
Bank net income / Average equity investment in banks	11.69	12.37	51	-12.88	4.55	7	-0.96	7.45	7	10.19	10.51	55	11.25	11.19	56
Nonbank net income / Average equity investment in nonbanks	18.59	13.40	68	3.16	7.01	46	6.76	9.75	52	8.58	7.89	64	14.72	7.10	78
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	105.42	96.24	79		91.35			88.16		102.93	82.22	53	103.26	82.56	53
Nonbank net income / Parent net income	1.25	3.10	57		6.35			3.59		0.68	5.93	47	1.11	3.78	58
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	4.69	16.87	21	9.49	20.37	39	9.11	20.06	36	4.24	20.43	19	4.74	20.88	22
Total debt / Equity capital	4.68	11.60	34	9.42	14.50	57	9.08	14.41	51	4.20	14.31	36	4.72	14.69	42
Total debt + notes payable to subs that issued TPS / Equity capital	4.68	13.82	22	9.42	16.78	46	9.08	16.67	39	4.20	16.36	23	4.72	17.10	26
Total debt + Loans guaranteed for affiliate / Equity capital	4.68	11.69	34	9.42	14.81	56	9.08	14.68	50	4.20	14.56	36	4.72	15.14	42
Total debt / Equity capital – excess over fair value	4.68	11.71	34	9.42	14.64	57	9.08	14.52	51	4.20	14.51	36	4.72	14.81	42
Long-term debt / Equity capital	4.68	11.05	34	9.42	13.39	57	9.08	13.56	51	4.20	13.04	37	4.72	13.37	42
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	12.36	39.10	27	21.07	29.33	42	21.17	34.67	35	9.77	28.44	33	12.81	28.63	35
Double Leverage															
Equity investment in subs / Equity capital	102.12	103.07	48	101.61	103.11	42	102.84	102.81	50	102.30	103.22	49	99.52	103.10	30
Total investment in subs / Equity capital	102.18	108.26	39	101.66	110.49	33	102.87	110.16	36	102.36	111.07	36	99.58	112.48	18
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.19	0.25	48		0.67			0.47		0.24	0.36	49	-0.05	0.35	31
Equity investment in subs – equity cap / Net income-div (X)	0.26	0.83	19		3.93			1.82		0.34	1.22	24		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	120.55	138.64	48	127.99	143.95	53	67.16	136.59	13	225.57	177.68	75	192.47	162.34	65
Cash from ops + noncash items + op expense / Op expense + dividend	142.28	130.64	58	145.49	154.33	58	78.82	147.24	11	245.59	190.27	76	221.22	174.91	73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	43.26	103.17	26	440.51	148.07	92	221.03	134.08	84	13.53	116.34	7	178.84	103.19	89
Pretax operating income + interest expense / Interest expense	648.62	1,479.01	39	1,233.52	2,733.67	56	409.29	2,016.32	26	2,620.22	1,968.54	77	1,737.21	2,898.75	66
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	648.62	1,667.11	37	1,233.52	1,374.36	59	409.29	1,539.23	25	2,590.66	1,632.83	77	1,737.21	1,369.37	67
Dividends + interest from subsidiaries / Interest expense + dividends	121.39	153.06	46	131.53	169.52	51	63.05	150.43	16	235.64	210.80	69	200.18	188.90	58
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.35	3.64	46	7.06	3.69	75	5.62	3.85	68	1.73	2.64	50	4.91	2.61	72
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.08	1.79	51	0.08	2.90	49	0.08	2.66	49	0.09	5.62	45	0.10	5.50	41
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	84.39	78.46	61	75.47	73.92	57	170.02	81.10	90	40.68	57.84	35	47.80	57.26	45
Dividends declared / Net income	24.53	25.30	50	60.26			42.29			28.98	33.08	40	27.44	27.33	40
Net income – dividends / Average equity.....	8.53	9.64	47	-15.82	1.15	7	-4.10	4.14	7	7.04	6.46	57	8.01	7.33	59
Percent of Dividends Paid															
Dividends from bank subsidiaries	145.70	139.49	57	146.39	166.94	56	73.22	132.17	25	252.98	178.13	73	225.13	157.73	67
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	5.27	7.53	68	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	145.70	193.08	45	146.39	205.70	49	73.22	174.85	15	258.25	260.40	64	225.13	215.26	58
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	33.90	36.56	48		82.59			60.28		71.22	66.55	55	59.82	60.71	51
Interest income from bank subsidiaries.....	0	0.11	25		0.58			0.36		0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.90	37		3.18			1.47		0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0.01			0		0	0	46	0	0	47
Operating income from bank subsidiaries	33.90	38.35	47		98.26			62.88		71.22	69.36	50	59.82	63.43	48
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	0	56.39	15	224.92	82.95	88	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0.06	18.56	51
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	0	76.16	7	0	78.35	12	0	79.84	8	224.92	150.41	77	0.06	99.33	14
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	67.82	94	100	66.84	93	100	69.76	96	97.96	67.32	68	100.96	65.18	99
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	100	81.78	93	100	81.90	87	100	82.20	93	97.96	78.80	54	100.96	74.20	98
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	2.04	2.65	69	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	59
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	2.04	7.29	57	0	7.64	27
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12